

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF OKLAHOMA

In re:)	
Tamera A. Nelson,)	
)	
)	Case No.
Debtor)	Chapter 13

CHAPTER 13 PLAN

1. PLAN PAYMENTS: Debtor proposes to pay \$50.00 monthly for a period of sixty (60) months, with said plan payments to be paid to creditors as set forth herein. Payments into the Plan total three thousand and 00/100 Dollars (\$3,000.00).
2. DEBTOR'S ATTORNEY FEES: Debtors have paid Seven Hundred fifty dollars (\$750.00) in attorney fees. Debtor will pay the additional sum of Two Thousand three Hundred seventy-five Dollars (\$2,375.00) through the Plan for a total attorney fee of Three Thousand one hundred twenty-five Dollars (\$3,125.00). Debtor's remaining attorney fees will be paid through the Plan, and shall be paid before any payments to unsecured creditors.
3. SUPPORT OBLIGATIONS: The Debtor has no support obligations.
4. PRIORITY CLAIMS: Debtors have no priority claims.
5. SECURED CLAIM/ MORTGAGE LOAN: Debtor has a first mortgage loan on her home with M & T Bank. Said mortgage loan has an approximate balance of \$132,000.00, and calls for monthly payments of \$1,230.00. Said payments are current and the loan will not pay off during the Plan term. Debtor proposes to continue said mortgage payments outside the Plan.
6. SECURED CLAIM/2012 VOLKSWAGEN CC: Debtor has a vehicle loan with Tinker Federal Credit Union secured by a 2012 Volkswagen CC. Said loan is for an 84 month term and has a 3.99% interest rate. Monthly payments are in the amount of \$336.96 and payments are current. The loan will not pay off during the Plan term. Debtor proposes to pay this claim in full outside the Plan.

7. SECURED CLAIM (COSIGNED LOAN) 2014 NISSAN ALTIMA: Debtor is a cosigner on a loan with Ally Financial. Said loan is secured by a 2014 Nissan Altima. The vehicle belongs to Debtor's son. The loan has a balance of Approximately \$17,300.00 and calls for monthly payments of \$378.00. Debtor proposes to abandon the collateral to Ally Financial in full satisfaction of the obligation. Debtor proposes no further payments to Ally Financial on this loan.

8. SECURED CLAIM (COSIGNED LOAN) 2011 NISSAN ALTIMA: Debtor is a cosigner on a loan with Mechanics Bank CRB Auto. Said loan is secured by a 2011 Nissan Altima belonging to Debtor's daughter. The loan has an approximate balance of \$7,350.00 and calls for monthly payments of \$181.56. The Debtor proposes to abandon the collateral to the secured creditor in full satisfaction of the obligation. Debtor proposes no further payments to Mechanics Bank CRB Auto on this loan.

9. STUDENT LOANS: Debtor has student loans that are being paid at the rate of \$280.00 per month. Said loans will not pay off during the plan. Debtor will continue to pay these student loans outside the Plan.

10. UNSECURED CREDITORS/DEBTORS' PLAN: Debtor's means test shows that debtor has no disposable income to pay to unsecured creditors. It is anticipated that unsecured creditors shall receive nothing under the Plan.

11. EXECUTORY CONTRACTS: Debtors have no executory contracts.

12. REVESTMENT: Upon the confirmation of the Plan, all property of the estate shall vest in the Debtors pursuant to 11 U.S.C. § 1327. Debtors shall remain in possession of all property of the estate during the pendency of this case unless specifically provided hereinafter.

13. LIENS: All lien holders (whether by security agreement, judgment or otherwise) shall retain their lien on the encumbered property to the extent their claims are treated under the Plan as allowed secured claims until such time as the payments called for by the Plan are paid. Upon completion of the Plan and full payment of the "allowed secured" amount, such liens shall be

voided and the Debtors shall retain the property free and clear of said liens, and the lien holders shall immediately release said liens upon the property.

02/01/2017

Date

s/Tamera Nelson

Tamera Nelson, Debtor

S/Walter Gaidaroff

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